

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION

In re: §
§
MARCOS, JOSEPH § Case No. 08-22823 CAD
§
Debtor(s) §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 08/28/2008 . The undersigned trustee was appointed on 10/14/2008 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 45,912.59

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	22,950.45
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 22,962.14

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 02/12/2009 and the deadline for filing governmental claims was 02/12/2009 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 5,341.26 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 5,341.26 , for a total compensation of \$ 5,341.26 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 35.86 , for total expenses of \$ 35.86 .

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 12/02/2010 By:/s/RONALD R. PETERSON
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

Case No.: 08-22823 Judge: CAROL A. DOYLE
 Case Name: MARCOS, JOSEPH

For Period Ending: 11/30/10

ASSET CASES

Trustee Name: RONALD R. PETERSON
 Date Filed (f) or Converted (c): 08/28/08 (f)
 341(a) Meeting Date: 10/14/08
 Claims Bar Date: 02/12/09

1	2	3	4	5	6	7	8
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) DA=554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets	Lien Amount	Exempt Amount
1. RESIDENCE		945,000.00	0.00	0.00	0.00	0.00	0.00
2. Checking account	300.00	0.00		0.00	0.00	0.00	0.00
3. Money market account - WaMu 095-8903090-0-HELOC	227,030.48	0.00	45,900.90	FA	0.00	0.00	0.00
4. Household furniture	500.00	0.00		0.00	0.00	0.00	0.00
5. Wearing apparel	250.00	0.00		0.00	0.00	0.00	0.00
6. VEHICLES	600.00	0.00		0.00	0.00	0.00	0.00
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		11.69	Unknown	0.00	0.00
TOTALS (Excluding Unknown Values)		\$1,173,680.48		\$0.00	\$45,912.59	\$0.00	\$0.00

Gross Value of Remaining Assets
 (Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

November 26, 2010, 01:22 pm Working on Final Report

The Trustee is in receipt of the funds from the Debtor's money market account at Washington Mutual, and is in process of closing the case.

RE PROP# 1--814 Wedel Lane, Glenview, IL 60025 (Fee Simple)
 (Occupied by Wife)

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 08-22823 Judge: CAROL A. DOYLE
Case Name: MARCOS, JOSEPH

RE PRO# 2---WaMu 311-207336-1
RE PRO# 3---Loan part of marital estate
RE PRO# 6---1999 Ford Contour

Initial Projected Date of Final Report (TFR): 10/31/09 Current Projected Date of Final Report (TFR): 09/30/10

RONALD R. PETERSON

Date: _____

Trustee Name: RONALD R. PETERSON
Date Filed (f) or Converted (c): 08/28/08 (f)
341(a) Meeting Date: 10/14/08
Claims Bar Date: 02/12/09

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No.: 08-22823 -CAD
 Case Name: MARCOS, JOSEPH
 Taxpayer ID No.: *****7623
 For Period Ending: 11/30/10

Trustee Name:
 Bank Name:

RONALD R. PETERSON
 BANK OF AMERICA, N.A.
 *****0011 Money Market Account (Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00
 Separate Bond (if applicable):

1 Transaction Date	2 Check or Reference	3 Paid To / Received From	4 Description Of Transaction	5 Uniform Tran. Code	6 Deposits (\$)	7 Disbursements (\$)	8 Account / CD Balance (\$)
02/11/09	3	WaMu Legal Department 9200 Oakdale Avenue Chatsworth, CA 91311	BALANCE FORWARD		1129-000	45,900.90	45,900.90
02/14/09			Transfer to Acct #*****0024				22,950.45
02/27/09	INT	BANK OF AMERICA, N.A.	Payment to Diane Marcos per Ct. Ord	9999-000	1270-000	0.07	22,950.52
03/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.20		22,950.72
04/30/09	INT	BANK OF AMERICA, N.A.	INTEREST RECD FROM BANK	1270-000	0.50		22,951.22
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.58		22,951.80
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.57		22,952.37
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.58		22,952.95
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.58		22,953.53
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.57		22,954.10
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.58		22,954.68
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.57		22,955.25
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.58		22,955.83
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.58		22,956.41
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.53		22,956.94
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.59		22,957.53
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.57		22,958.10
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.58		22,958.68
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.57		22,959.25
07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.58		22,959.83
08/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.59		22,960.42
09/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.57		22,960.99
10/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.58		22,961.57
11/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.57		22,962.14

Page Subtotals

45,912.59

22,950.45

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Exhibit B
FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-22823 -CAD
 Case Name: MARCOS, JOSEPH
 Taxpayer ID No: *****7623
 For Period Ending: 11/30/10

08-22823 -CAD
 MARCOS, JOSEPH

Taxpayer ID No:

For Period Ending:

Trustee Name:

RONALD R. PETERSON

BANK OF AMERICA, N.A.

*****#0011 Money Market Account (Interest Earn

Account Number / CD #:

Blanket Bond (per case limit):

\$ 5,000,000.00

Separate Bond (if applicable):

1 Transaction Date	2 Check or Reference	3 Paid To / Received From	4 Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	7 Account / CD Balance (\$)
COLUMN TOTALS							
			Less: Bank Transfers/CDs		45,912.59	22,950.45	22,952.14
			Subtotal		0.00	22,950.45	
			Less: Payments to Debtors		45,912.59	0.00	
			Net		45,912.59	0.00	

Page: 3 Exhibit B

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No.: 08-2283 -CAD
Case Name: MARCOS, JOSEPH
Taxpayer ID No.: *****/**7623
For Period Ending: 11/30/10

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Account / CD Balance (\$)
02/14/09 02/14/09	003001	Transfer from Acct #*****0011 Diane Marcos c/o Mark J. Rose Esq. 200 West Adams Chicago, Illinois 60606	BALANCE FORWARD Payment to Diane Marcos per Ct. Ord Per Court's Order the XWife gets half the money in the account.	9999-000 8500-002	22,950.45 22,950.45	0.00 22,950.45
					0.00	0.00
			COLUMN TOTALS	22,950.45	22,950.45	0.00
			Less: Bank Transfers/CD's	22,950.45	0.00	ACCOUNT BALANCE
			Subtotal	0.00	22,950.45	22,962.14
			Less: Payments to Debtors		22,950.45	0.00
			Net			22,962.14
			TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	Total Funds On Hand
			Money Market Account (Interest Earn - *****0011 BofA - Checking Account - *****0024	45,912.59 0.00	0.00 0.00	(Excludes Payments To Debtors)
				45,912.59	0.00	

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Page Subtotals

22.950.45

Ver: 16.01a

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number:	08-22823	Page 1	Date: December 02, 2010			
Debtor Name:	MARCOS, JOSEPH	Claim Class Sequence				
Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000001 070 7100-00	Roundup Funding, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221	Unsecured	Filed 01/22/09	\$1,780.40	\$0.00	\$1,780.40
000002 070 7100-00	Scott Colky Colky & Kirsh Ltd 1 North LaSalle St Suite 3100 Chicago, Illinois 60602	Unsecured	Filed 02/11/09	\$3,968.75	\$0.00	\$3,968.75
000003 080 7200-00	First Builder's Group Inc Mr Eric Vander Arend Esq 70 W Madison St Ste 4000 Chicago, IL 60602	Unsecured	Filed 02/13/09	\$103,847.00	\$0.00	\$103,847.00
Case Totals:				\$109,596.15	\$0.00	\$109,596.15..

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 08-22823 CAD

Case Name: MARCOS, JOSEPH

Trustee Name: RONALD R. PETERSON

Balance on hand	\$	22,962.14
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Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: RONALD R. PETERSON	\$ 5,341.26	\$ 0.00	\$ 5,341.26
Trustee Expenses: RONALD R. PETERSON	\$ 35.86	\$ 0.00	\$ 35.86
Total to be paid for chapter 7 administrative expenses			\$ 5,377.12
Remaining Balance			\$ 17,585.02

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 5,749.15 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Roundup Funding, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221	\$ 1,780.40	\$ 0.00	\$ 1,780.40
000002	Scott Colky Colky & Kirsh Ltd 1 North LaSalle St Suite 3100 Chicago, Illinois 60602	\$ 3,968.75	\$ 0.00	\$ 3,968.75
Total to be paid to timely general unsecured creditors				\$ 5,749.15
Remaining Balance				\$ 11,835.87

Tardily filed claims of general (unsecured) creditors totaling \$ 103,847.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 11.4 percent.

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000003	First Builder's Group Inc Mr Eric Vander Arend Esq 70 W Madison St Ste 4000 Chicago, IL 60602	\$ 103,847.00	\$ 0.00	\$ 11,835.87

Total to be paid to tardy general unsecured creditors	\$ 11,835.87
Remaining Balance	\$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE